


FIG. 1

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

 **Jennifer Cuff**

Delivered: \$0.00 Age: 45  
 Total Down: \$0.00 Phone:  
 Net Trade: \$0.00 Employer:  
 Request: \$0.00 Income: \$0  
 Loan Term: 0 Residence: Rent - Ours Omos: \$0

Derog Trades / Fraud / SS# Differs / Consumer Stmt / Repossession

Bureau Score 603	Debt/Income 999.99%	Inquiries: 0 as of 4/21/97
Public Records 9		Late 30 days: 3 60 days: 1 90 days: 2

Lender	Status	Rate	Terms

Submit To Lender(s)

☐ CBI ☐ TRU ☐ TRW

12:25 PM 4/21/97

FIG. 2A


**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

N/A



Lender:  
Contact:  
Phone:  
Send By:

Status:  Amt:   
 Send Date:  Rate:   
 Receive Date:  Term:   
 Entered By:  Turnaround in Minutes:   
 Comment:

Turn Down Reasons:

ReSubmit  
 Submit to Lender(s)  
 View Detailed Message  
 Book Deal  
 Fund Deal  
 Manual Decision

12:27 PM 4/21/97

FIG. 2B

0892462 29422680

269246-090397

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summary Trades Bur Data Public Recs Applicant

Trades (Open or Closed)	14	Trades (Open)	14
Public Records		Bank Revolving and National Credit Cards	3
Major Derogatory		Bank Installment and Others	3
Minor Derogatory	3	Department Stores	6
Satisfactory	7	Finance companies	1
Inquiries in Past Six Months	0	Others	1
		Revolving Accounts	7
		Installment Accounts	5

Inquiry/Trade Opening: Oldest: 11/01/85 Latest: 07/01/93

Times Late: Inst: 30: 2 60: 1 90 days: 0

Rev: 30: 1 60: 0 90 days: 2

Total balance (Rev): \$18,021.00 Inst: \$7,997.00 26018

Highest Credit Revolving: \$12,000.00

Highest Credit Installment: \$6,808.00

Debt Ratio:

Bureau Service Score (Applicant): 603

Bureau Service Score (Co-Applicant): 0

Trade Ratings	0	1	2	3	4	5	6	7	8	9
Present Ratings	0	8	1	0		0	0	0		0
Past Delinquency			1	0		0	0	0	0	0

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FIG. 2C

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Overview Lenders Credit Summary Trades Bur Data Public Recs Applicant

**Unique Trades From CBI**

Name	On	Type	Open	Report	HC/OrigBl	Balance	Term	Ong Pmt	Curr Pmt
RICH'S	A	R	Y	07/01/1993	12000.00	12000.00	0	1234.00	1234
FORD MO CR	A	I	Y	07/01/1993	6808.00	6452.00	48	323.00	323
CITICORPMD	C	I	Y	02/01/1993	340.00	340.00	0	125.00	125
RICH'S	C	R	Y	02/01/1993	4000.00	2300.00	0	115.00	115
BURDINES	A	R	Y	07/01/1993	5789.00	2222.00	0	102.00	102
TRUSTMARK	A	I	Y	07/01/1993	900.00	330.00	0	100.00	100

Date Opened: 11/01/1985

Payment History: 2

Change Curr Pmt: 1234

Trade Name: RICH'S Acct#: 373404771291021

Current Rate: 2 NOT MORE THAN 2 PAYMENTS PAST DUE

Past Rate: 2 NOT MORE THAN 2 PAYMENTS PAST DUE (06/01/93)

Times Late 30: 1 Designator: I App Debt: \$0.00 Total Debt: \$2,242.00

Late 60: 0 Industry: ID Payment: \$0.00 Total Income: \$0.00

Late 90: 0 Member#: 1401DC24 Bureau Debt: \$2,242.00 Debt ratio: 999.99%

12:31 PM 4/21/97

FIG. 2D



08922452 09037  
46E060 29422680

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance  
Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CBI [1 of 1 files] Number of Lines: 166

EQUIFAX for Application 3310  
BEACON SCORE: 603  
ACCOUNT NOT PAID AS AGREED. PUBLIC RECORD. OR COLLECTION AGENCY FILLING  
LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT PD AS AGREED OR TRADE NARR RPTD  
RLTNSHP OF BALANCE TO HIGH CREDIT ON BANK/NAT OR OTHER REVOLVING/OPEN ACCTS  
AMOUNT PAST DUE ON ACCOUNTS  
.....  
SAFESCAN WARNING: INQ. ADDR. ASSOC. WITH MORE THAN ONE NAME/SS#. THOROUGH  
VER. SUGGESTED.  
.....  
INQ SSN ISSUED YEAR-1972 STATE ISSUED-GA  
\*CUFF, JENNIFER, B., ROBERT SINCE 08/15/83 FAD 12/14/93  
129, STATE LINE, RD, ROSSVILLE, GA, 30741, CRT RPTD 09/93  
80, GREENLEAF, DR, ROME, GA, 30161, DAT RPTD 12/93

Search For:  Find

12:34 PM 4/21/97

FIG. 2E

**Credit Connection - mikebr**

File View Setup Tools Help

CoApplicant Collateral Comments Business Credit CoAp Credit Finance  
Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

Public Records From CBI

Owner	Severity	Filed	Reported	Settled	Amount	Balance	Court#
A	Major	02/01/1991	12/01/1989	11/01/1989	2000.00	0.00	401VC211
A	Major	02/01/1991	12/01/1989	12/01/1989	1200.00	0.00	401VF77
A			02/01/1991		2000.00	0.00	
C	Major	06/01/1989	05/01/1989		9500.00	0.00	401VC120
C		09/01/1988	10/01/1988		0.00	0.00	999AA314
C	Major	09/01/1989	10/01/1989	11/01/1989	6500.00	0.00	401VC120
C	Major	10/01/1989	11/01/1989		5000.00	0.00	401VC120
C	Major	03/01/1988			899.00	0.00	401VC120
C	Major	03/01/1988			899.00	0.00	401VC120

Description: TAX LIEN

12:35 PM 4/21/97

FIG. 2F

00922462 090397

**Credit Connection - mikebr** [File View Setup Tools Help]

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

First Name: Jennifer M.I. Last Name: Cuff Suffix  
SS No: 222-22-2222 DOB: 02/02/1952 Phone: Marital Status: Dependents: 0

Address: 10 Ace Rd How Long: 00  
City: New York State: NY Zip: 19076 County:  
Res Type: Rent Rent/Mortgage: \$0 Landlord/Mortgagor:

Prev Addr: How Long: 00  
City: State: Zip: County:

Empl type: Employed How Long: 00  
Employer: Occupation:  
Address:  
City: State: Zip: Phone:  
Gross Salary: \$0 Basis: Monthly Other Mnthly Income: Source:

Prev Empl: How Long: 00  
Address:  
City: State: Zip: Phone:

12:36 PM 4/21/97

F16.26

**Credit Connection - mikebr** [File View Setup Tools Help]

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Relationship:  
First Name: Larry M.I. Last Name: Fax Suffix  
SS No: 111-11-1111 DOB: 02/02/1952 Phone: Marital Status: Dependents:

Address: 10 Ace Rd How Long: 00  
City: New York State: NY Zip: 19076 County:  
Res Type: Rent Rent/Mortgage: \$0 Landlord/Mortgagor:

Prev Addr: How Long: 00  
City: State: Zip: County:

Empl type: Employed How Long: 00  
Employer: Occupation:  
Address:  
City: State: Zip: Phone:  
Gross Salary: \$0 Basis: Monthly Other Mnthly Income: \$0 Source:

Prev Empl: How Long: 00  
Address:  
City: State: Zip: Phone:

12:37 PM 4/21/97

F16.24



0892452-090997

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Type: N Year: 0 Make: Model:  
Body Style: Mileage: 0 VIN:  
MSRP: \$0.00  
Invoice Cost: \$0.00

Auto Trans: Yes	Power Brakes: No	FM Stereo: No	Four WD: No
Trans Speed:	Power Steer: No	Tape Deck: No	Sports Wheels: No
Air Cond: No	Power Windows: No	Compact Disc: No	Vinyl Roof: No
Sun Roof: No	Power Seats: No	Cruise Control: No	Engine Size: 0
			Cylinders: 0

**Trade-In Information**

Year: 0 Make: Model:  
Body Style: VIN: Balance: \$0.00

12:38 PM 4/21/97

F16.2I

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
CoApplicant Collateral Comments Business Credit CoAp Credit Finance

12:40 PM 4/21/97

F16.2J

**Credit Connection - mik**

File View Setup Tools Help

Overview Lenders Credit Summ Trades View news from lenders and Credit Connection Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Business Name: \_\_\_\_\_ Type: \_\_\_\_\_ How Long: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Tax ID: \_\_\_\_\_ Dun & Bradstreet No: \_\_\_\_\_

Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_  
 Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_  
 Officer Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 % Owner: 0.00% Signing Officer? \_\_\_\_\_

Nature of Business: \_\_\_\_\_  
 Affiliate/Subsidiary: \_\_\_\_\_  
 Net Profit: \_\_\_\_\_  
 Net Worth: \_\_\_\_\_

12:40 PM 4/21/97

FIG. 2K

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant

CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Relative: \_\_\_\_\_ Relationship: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Checking Account Number: \_\_\_\_\_ Bank: \_\_\_\_\_  
 Savings Account Number: \_\_\_\_\_ Bank: \_\_\_\_\_

Creditor	Address	Account Number	Monthly Pmt
			\$0.00
			\$0.00
			\$0.00

Last Car Financed:  
 Year: 0 Make: \_\_\_\_\_ Model: \_\_\_\_\_ Trade In? No  
 Creditor: \_\_\_\_\_ Balance: 0 Date Paid: \_\_\_\_\_

Bankruptcy? No Endorser/Guarantor? No Judgement? No Repossession? No  
 Driver's License Number: \_\_\_\_\_ State: \_\_\_\_\_ Repossession Date: \_\_\_\_\_

Insurance Company: \_\_\_\_\_ Expir Date: \_\_\_\_\_ Comprehensive? No  
 Policy Number: \_\_\_\_\_ Collision? No Liability? No Other? No

12:42 PM 4/21/97

FIG. 2L

08922463-090397



08922452-090397

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Checking Account Number: Bank:  
Savings Account Number: Bank:

Creditor	Address	Account Number	Monthly Pmt
			\$0.00
			\$0.00
			\$0.00

Bankruptcy? No    Endorser? No    Judgement? No    Repossession? No    Repossession Date:

Driver's License Number:  
Driver's License State:

12:43 PM    4/21/97

FIG. 2M

**Credit Connection - mikebr**

File View Setup Tools Help

Overview Lenders Credit Summ Trades Bur Data Public Recs Applicant  
CoApplicant Collateral Comments Business Credit CoAp Credit Finance

Cash Price:	\$0.00	Cash Down:	\$0.00	Unpaid Balance:	\$0.00
Sales Tax:	\$0.00	Rebate:	\$0.00	Other Charges:	\$0.00
DMV Fees:	\$0.00	Trade-in Allowance:	\$0.00		
		Trade-in Debt:	\$0.00		
		Net Trade:	\$0.00		
Total Delivered:	\$0.00	Total Down Payment:	\$0.00	Total Financed:	\$0.00

**Terms**

Term:	0	Rate:	0	Monthly Payment:	\$0.00	Balloon Payment:	\$0.00
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12:43 PM    4/21/97

FIG. 2N



**Credit Connection - mikebr**

File View Setup Tools Help

**Applicant**

First Name:  MI:  Last Name:  Suffix:

SS No:  DOB:

Address:

City:  State:  Zip:  County:

☐ **Co-Applicant**

First Name:  MI:  Last Name:  Suffix:

SS No:  DOB:

Address:

City:  State:  Zip:  County:

**Bureaus**

☒ CBI ☐ TRU ☐ TRW

12:12 PM 4/21/97

FIG. 3A

**Credit Connection - mikebr**

File View Setup Tools Help

**Applicant** | Employment | Collateral | Finance | Credit | Comments

First Name:  M.I.:  Last Name:  Suffix:

SS No:  DOB:  Phone:  Marital Status:

Dependents:

Address:

City:  State:  Zip:  County:

How Long:

Prev Addr:

City:  State:  Zip:  County:

How Long:

Res Type:  Rent/Mortgage:

Landlord/Mortgagor:

11:28 AM 3308 Buck Cheryl 97 Honda DelSol - \$15,000.00 4/21/97

FIG. 3B

08922462 090397

08022462 090397

File View Setup Tools Help

Applicant	Employment	Collateral	Finance	Credit	Comments				
Empl Type: <input type="text" value="(E)mplied"/>									
Employer: <input type="text" value="Padonia Station"/>			Occupation: <input type="text" value="Bartender"/>			How Long: <input type="text" value="2"/> <input type="text" value="6"/>			
Address: <input type="text" value="63 Padonia Road"/>			City: <input type="text" value="Timonium"/>		State: <input type="text" value="MD"/>		Zip: <input type="text" value="21093-"/>		
Phone: <input type="text" value="(410) 252-0024"/>									
Gross Salary: <input type="text" value="\$16,500.00"/>			Basis: <input type="text" value="(A)nnual"/>						
Other Mnthly Income: <input type="text" value="\$4,500.00"/>			Source: <input type="text" value="tips"/>						
Prev Empl: <input type="text"/>			Occupation: <input type="text"/>			How Long: <input type="text" value="0"/> <input type="text" value="0"/>			
Address: <input type="text"/>			City: <input type="text"/>		State: <input type="text"/>		Zip: <input type="text" value="-"/>		
Phone: <input type="text" value="[] -"/>									
11:35 AM 3308 Buck Cheyl 97 Honda DelSol \$15,000.00  4/21/97									

F16.3C

Credit Connection - mikabr											
File View Setup Tools Help											
Applicant	Employment	Collateral	Finance	Credit	Comments						
Type: <input type="text" value="(N)ew"/>		Year: <input type="text" value="97"/>		Make: <input type="text" value="Honda"/>		Model: <input type="text" value="DelSol"/>					
Body Style: <input type="text" value="Coupe"/>		Mileage: <input type="text" value="30"/>		MSRP: <input type="text" value="\$19,675.09"/>		Invoice Cost: <input type="text" value="\$17,841.27"/>					
VIN: <input type="text"/>											
<input type="checkbox"/> AutoTrans		<input checked="" type="checkbox"/> Power Brakes		<input checked="" type="checkbox"/> FM Stereo		<input type="checkbox"/> Four WD					
Trans Speed: <input type="text" value="5"/>		<input checked="" type="checkbox"/> Power Steer		<input checked="" type="checkbox"/> Tape Deck		<input checked="" type="checkbox"/> Sports Wheels					
<input checked="" type="checkbox"/> Air Cond		<input type="checkbox"/> Power Windows		<input checked="" type="checkbox"/> Compact Disc		<input type="checkbox"/> Vinyl Roof					
<input type="checkbox"/> Sun Roof		<input type="checkbox"/> Power Seats		<input type="checkbox"/> Cruise Control		Engine Size: <input type="text" value="2"/>					
						Cylinders: <input type="text" value="4"/>					
Trade-In Information											
Year: <input type="text" value="93"/>		Make: <input type="text" value="Volkswagon"/>		Model: <input type="text" value="Cabrio"/>		Body Style: <input type="text" value="Coupe"/>					
Balance: <input type="text" value="\$12,500.00"/>		VIN: <input type="text"/>									
11:38 AM 3308 Buck Cheyl 97 Honda DelSol \$15,000.00  4/21/97											

F16.3D

08022462 29422680

Applicant	Employment	Collateral	Finance	Credit	Comments				
Cash Price:	\$19,500.00	Cash Down:	\$4,950.00	Unpaid Balance:	\$15,000.00				
Sales Tax:	\$950.00	Rebate:	\$0.00	Other Charges:	\$0.00				
DMV Fees:	\$0.00	Trd Allow:	\$13,000.00	Owed:	\$12,500.00				
		Net Trade:	\$500.00						
Total Delivered:	\$20,450.00	Total Down Pmt:	\$5,450.00	Total Financed:	\$15,000.00				
Terms									
Term:	60	Rate:	8.2500	Monthly Payment:	\$0.00	Balloon Payment:	\$0.00		
11:46 AM 3308 Buck Cheryl 97 Honda DelSol \$15,000.00 4/21/97									

FIG. 3E

Applicant	Employment	Collateral	Finance	Credit	Comments																				
Relative:				Relationship:			Phone:	( ) -																	
Address:				City:			State:	Zip:																	
Checking Acct #:	3025668210			Bank:	Provident																				
Savings Acct #:				Bank:																					
<table border="1"><thead><tr><th>Creditor</th><th>Address</th><th>Account No.</th><th>Monthly</th></tr></thead><tbody><tr><td></td><td></td><td></td><td>\$0.00</td></tr><tr><td></td><td></td><td></td><td>\$0.00</td></tr><tr><td></td><td></td><td></td><td>\$0.00</td></tr></tbody></table>										Creditor	Address	Account No.	Monthly				\$0.00				\$0.00				\$0.00
Creditor	Address	Account No.	Monthly																						
			\$0.00																						
			\$0.00																						
			\$0.00																						
Last Car Financed:																									
Year:	93	Make:	Volkswagon	Model:	Cabrio	Trade In?	<input checked="" type="checkbox"/>																		
Creditor:	Richs			Balance:	\$12,500.00	Date paid:	/ /																		
Bankruptcy?	<input type="checkbox"/>			Endorser/Guarantor?	<input type="checkbox"/>		Judgement?	<input type="checkbox"/>																	
Repossession?	<input type="checkbox"/>			Driver's License No:	8401257635000		State:	MD																	
Repo Date:	/ /			Insurance Co:	Nationwide		Policy Number:	5233130-1025BUC																	
Expir. Date:	10/01/1997			Collision:	<input checked="" type="checkbox"/>			Liability:	<input checked="" type="checkbox"/>																
Comprehensive:	<input checked="" type="checkbox"/>			Other:	<input checked="" type="checkbox"/>																				
11:49 AM 3308 Buck Cheryl 97 Honda DelSol \$15,000.00 4/21/97																									

FIG. 3F



Applicant	Employment	Collateral	Finance	Credit	Comments				
<div style="border: 1px solid black; height: 100px; width: 100%;"></div>									
11:50 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 <span style="float: right;">4/21/97</span>									

F16.36

Applicant	Employment	Collateral	Lease	Credit	Comments																																																	
<table border="0" style="width: 100%;"> <tr> <td>Selling Price:</td> <td>\$0.00</td> <td>Capitalized?</td> <td>Rebate:</td> <td>\$0.00</td> </tr> <tr> <td>Dealer Options:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Trade-in Allowance:</td> <td>\$0.00</td> </tr> <tr> <td>Sales Tax:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Trade-in Debt:</td> <td>\$0.00</td> </tr> <tr> <td>Luxury Tax:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Net Trade:</td> <td>\$0.00</td> </tr> <tr> <td>Other Fees:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Cash Down Payment:</td> <td>\$0.00</td> </tr> <tr> <td>Acquisition Fee:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Total Down Payment:</td> <td>\$0.00</td> </tr> <tr> <td>Property Tax:</td> <td>\$0.00</td> <td><input type="checkbox"/></td> <td>Total Basic Cap Cost:</td> <td>\$0.00</td> </tr> <tr> <td>Total Other Cap Charges:</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Total Initial Cap Cost:</td> <td>\$0.00</td> <td></td> <td></td> <td></td> </tr> </table>										Selling Price:	\$0.00	Capitalized?	Rebate:	\$0.00	Dealer Options:	\$0.00	<input type="checkbox"/>	Trade-in Allowance:	\$0.00	Sales Tax:	\$0.00	<input type="checkbox"/>	Trade-in Debt:	\$0.00	Luxury Tax:	\$0.00	<input type="checkbox"/>	Net Trade:	\$0.00	Other Fees:	\$0.00	<input type="checkbox"/>	Cash Down Payment:	\$0.00	Acquisition Fee:	\$0.00	<input type="checkbox"/>	Total Down Payment:	\$0.00	Property Tax:	\$0.00	<input type="checkbox"/>	Total Basic Cap Cost:	\$0.00	Total Other Cap Charges:	\$0.00				Total Initial Cap Cost:	\$0.00			
Selling Price:	\$0.00	Capitalized?	Rebate:	\$0.00																																																		
Dealer Options:	\$0.00	<input type="checkbox"/>	Trade-in Allowance:	\$0.00																																																		
Sales Tax:	\$0.00	<input type="checkbox"/>	Trade-in Debt:	\$0.00																																																		
Luxury Tax:	\$0.00	<input type="checkbox"/>	Net Trade:	\$0.00																																																		
Other Fees:	\$0.00	<input type="checkbox"/>	Cash Down Payment:	\$0.00																																																		
Acquisition Fee:	\$0.00	<input type="checkbox"/>	Total Down Payment:	\$0.00																																																		
Property Tax:	\$0.00	<input type="checkbox"/>	Total Basic Cap Cost:	\$0.00																																																		
Total Other Cap Charges:	\$0.00																																																					
Total Initial Cap Cost:	\$0.00																																																					
<table border="0" style="width: 100%;"> <tr> <td>Lease Term:</td> <td>0</td> <td>Residual Factor:</td> <td>0.00000</td> </tr> <tr> <td>Rate Factor:</td> <td>0.00000</td> <td>Residual Value:</td> <td>\$0.00</td> </tr> <tr> <td>Est. Monthly Payment:</td> <td>\$0.00</td> <td>Monthly Miles Anticipated:</td> <td>0</td> </tr> <tr> <td>Rent Use Tax:</td> <td>\$0.00</td> <td>Monthly Miles Allowed:</td> <td>0</td> </tr> <tr> <td>Est. Total Lease Payment:</td> <td>\$0.00</td> <td>Mileage Rate:</td> <td>0.00000</td> </tr> <tr> <td></td> <td></td> <td>Adjusted Residual Value:</td> <td>\$0.00</td> </tr> </table>										Lease Term:	0	Residual Factor:	0.00000	Rate Factor:	0.00000	Residual Value:	\$0.00	Est. Monthly Payment:	\$0.00	Monthly Miles Anticipated:	0	Rent Use Tax:	\$0.00	Monthly Miles Allowed:	0	Est. Total Lease Payment:	\$0.00	Mileage Rate:	0.00000			Adjusted Residual Value:	\$0.00																					
Lease Term:	0	Residual Factor:	0.00000																																																			
Rate Factor:	0.00000	Residual Value:	\$0.00																																																			
Est. Monthly Payment:	\$0.00	Monthly Miles Anticipated:	0																																																			
Rent Use Tax:	\$0.00	Monthly Miles Allowed:	0																																																			
Est. Total Lease Payment:	\$0.00	Mileage Rate:	0.00000																																																			
		Adjusted Residual Value:	\$0.00																																																			
11:51 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 <span style="float: right;">4/21/97</span>																																																						

F16.34

266060" 29422680

08522462-090397

File View Setup Tools Help

Applicant Employment Co-Applicant Co-App Empl Collateral Finance Credit

Relationship: (S)pouse

First Name: Last name: M.I.: Suffix: <none>

SS No: DOB: / / Phone: ( ) -

Address: City: State: Zip: County:

How Long 0 0

Prev Addr: City: State: Zip: County:

How Long 0 0

Res Type: (N)o Response Rent/Mortgage: \$0

Landlord/Mortgagor:

11:53 AM 3308 Buck Cheryl -97 Honda DelSol \$15,000.00 4/21/97

F16.3I

Credit Connection - mikebr

File View Setup Tools Help

Applicant Employment Co-Applicant Co-App Empl Collateral Finance Credit

Empl type: (E)mloyed

Employer: gsfgsfsg Occupation: How Long: 5 0

Address: City: State: Zip: -

Phone: (324) 324-3243 4

Gross Salary: \$3,243,243.00 Basis: (M)onthly

Other Mnthly Income: \$0.00 Source:

Prev Emp: Occupation: How Long: 0 0

Address: City: State: Zip: -

Phone: ( ) -

11:54 AM 3308 Buck Cheryl -97 Honda DelSol \$15,000.00 4/21/97

F16.3J



00922452-090397

**Credit Connection - micadm**  
File View Setup Tools Help

Employment Co-Applicant Co-App Empl Collateral Finance Credit Co-App Cred

Checking Acct #:  Bank:   
Savings Acct #:  Bank:

Creditor	Address	Account No.	Monthly

Repossession? ☐ Repo. Date:   
Bankruptcy? ☐  
Endorser/Guarantor? ☐ Driver's License No.:   
Judgement? ☐ Driver's License State:

11:56 AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00 4/21/97

F16-3K

**Credit Connection - sysadm**  
File View Setup Tools Help

Dealer ID: **AUTOHAUS** Selection: **M**  
Name: **AUTOHAUS-TISCHER**  
Address: **123 FORT MEADE ST**  
Address/More:   
City/State/Zip: **LAUREL MD 21227**  
Owned by: **JOHN DOE**  
Mega-Dealer:   
Contact: **Melanie C**  
Phone: **(410) 727-5555**  
Fax: **(410) 740-1540**  
Weeks to keep in Queue: **9**  
Time Zone: **EST**  
FI Vendor: **Vanguard**

Primary Bureau:   
Secondary Bureau:   
Equifax(CBI) Access: **999Z500472 T3 FYBS**  
TRW Access: **TEAT 3122250 X11**  
TransUnion Access: **17 MA Z 00005276 R58X**  
First Lender:   
Second Lender:   
Third Lender:   
Concurrent When: **SOMETIMES**  
Sequential Wait: **10** minutes for decision  
Stop if: **APPROVE** or better received

Done Update

1:34 PM 4/21/97

F16-4A



0892240090397

File View Setup Tools Help

Current Users

User ID	Name	GSP	In Use
aaronb	[Enter New User]	Master	no
AliceT	Alice Tremper	Master	no
andy	Andy Mayers	master	no
annec	Anne-Marie Colegrove	MASTER	no
arv	arv	MASTER	no

User Details

User ID:  Time Between:

Name:  Next Change:

GSP:  Violation:

Last Viol Date:

Cancel Edit Apply Add Delete Done

1:35 PM 4/21/97

FIG. 4B

Billing Information

Name	AUTOHAUS TISCHER
Billing Group	High Volume dealers
Contact	John Doe
Address	23 Main St 4234 Building Columbia, MD 45455
Phone	(410) 244-3434 4444
Fax	(410) 740-2134
Billing Day	2

Done

FIG. 4C

# Regular Charges

Description	Unit Cost	Number of Times	Effective Date
Dedicated Leased Line	\$550.00	1	04/01/1996
Subscription Fee	\$100.00	1	06/20/1996
Modem DialUp	\$200.00	2	04/01/1996
Subscription Fee	\$50.00	1	04/01/1996

Done

FIG. 4D

# Discount Information

Description	Threshold	Discount	Effective Date
Application Send - Success	\$3.00	20.00%	04/01/1996
Credit Bureau Call	\$1.00	5.00%	04/01/1996
Credit Bureau Call	\$5.00	10.00%	04/01/1996

Done

FIG. 4E



FIG. 7

0092246 29422680 090397

File View Setup Tools H

Current Period - Total:

RefNo	App/Business	Transaction Type	Date	Comment	Cost
2833	Testcase Carol	Fax Application to L	12/02 12:48:PM	Fax # 410-740-1540	\$0.00
2833	Testcase Carol	Application Resubmi	12/02 12:48:PM	Lender - 0001	\$0.00
2833	Testcase Carol	Application Resubmi	12/03 2:58:PM	Lender - TRAN	\$0.00
2835	Testcase Bay d	Application Entry	12/03 10:14:AM		\$0.00
2835	Testcase Bay d	Application Send - F	03/19 12:00:PM	Lender - BOAT	\$0.00
2835	Testcase Bay d	Application Send - S	12/03 11:57:AM	Lender - TRAN	\$2.50
2835	Testcase Bay d	Application Send - S	03/07 3:27:PM	Lender - 0081	\$2.50
2835	Testcase Bay d	Application Send - S	03/07 3:27:PM	Lender - 0001	\$2.50
2835	Testcase Bay d	Credit Bureau Call	12/03 10:15:AM	TRW - HIT	\$0.60
2835	Testcase Bay d	Fax Application to L	03/07 3:27:PM	Fax # 410-740-1540	\$0.00
2835	Testcase Bay d	Fax Application to L	03/07 3:27:PM	Fax # 410-740-1540	\$0.00
2837	Testcase Barbara E	Application Entry	12/03 2:42:PM		\$0.00
2837	Testcase Barbara E	Application Send - S	12/03 2:43:PM	Lender - TRAN	\$2.50
2837	Testcase Barbara E	Credit Bureau Call	12/03 2:43:PM	TRW - HIT	\$0.60
2837	Testcase Barbara E	Application Resubmi	12/03 2:44:PM	Lender - TRAN	\$0.00
2837	Testcase Barbara E	Application Resubmi	12/03 2:47:PM	Lender - TRAN	\$0.00
2838	Test Hubby a Sr	Application Entry	12/04 10:38:AM		\$0.00

OK

1:50 PM 4/21/97

FIG. 4F

Submit To Lender(s)

All Lenders

- 1234 - Circuit City
- 5rwe - kathy
- ALCO - ALCO Capitol
- Banc - Banc One
- BOAT - Boatmen's Bancshares
- Chas - Chase Manhattan Bank
- CITI - CitiBank
- CITZ - Citizens Bank of MD
- Firs - First Union

Selected Lenders

Wait: <none> Minutes Before Sending to Next Lender

Send to Next Lender on Decision of: <none> Or Worse


Cancel Send

FIG. 5A

08022462 29422680



**Credit Bureaus**

 CBI

TRU

TRW

Call Bureau For...

☒ Applicant







☐ Co-Applicant






Cancel Request

FIG. 5B

**Credit Connection - mikebr**

File View Setup Tools Help

From	Date	Topic
 Firs	04/11/1997 14:33	CJB
 Firs	04/11/1997 14:11	mikes test 2
 Firs	04/11/1997 14:02	Mlke. This is a test to see if the news
 CC	03/25/1997 17:40	Auto generated topic 49
 CC	03/25/1997 17:40	Auto generated topic 50

Firs - 04/11/1997 14:02 -  
Mlke. This is a test to see if the news  
in the CC windows product is working.

12:11 PM 3310 Cuff Jennifer / Fax Larry 0 \$0.00 4/21/97

FIG. 5C

08922462 090397  
26E060" 29422680

26E060" 29422680

Credit Connection - mikebr

File View Setup Tools Help



## Pending Decision List

Search Constraints...

Status	AppNo	App / Co-App	Lender 1	Lender 2	Lender 3	Initiated
Booked	3308	Buck Cheryl	NABK			04/19 15:51
Booked	3307	Welk William		NABK	TRAN	04/19 15:30
In Use	3306	Andrews Lee				04/17 17:37
Quick App	3305	stick shift				04/17 16:30
Quick App	3304	Apple Wifey				04/17 16:20
Quick App	3303	Testcase Barbara				04/17 16:19
Quick App	3302	Buck Cheryl				04/17 16:18
In Use	3301	Testcase Barbara				04/17 15:44
Decisoned	3300	Buck Cheryl / Ruggle Jim				04/17 15:07
Quick App	3299	Ruggle Jim Q				04/17 14:51
Quick App	3298	ruggle jim				04/17 14:02
Quick App	3294	testcase barbara				04/17 12:50
Quick App	3293	Testcase Barbara				04/17 12:47
Quick App	3292	Ruggle Jim				04/17 12:41
Quick App	3291	ruggle jim				04/17 12:40
In Use	3290	ruggle jim				04/17 12:33
Quick App	3289	Ruggle Jim				04/17 12:28
Quick App	3288	Ruggle Jim				04/17 12:23
Quick App	3287	Buck Cheryl				04/17 11:59

11:15AM 3308 Buck Cheryl - 97 Honda DelSol - \$15,000.00

4/21/97

File 6